

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF INDIANA  
HAMMOND DIVISION

IN RE ) Chapter 13  
 )  
MARY L. ECKHART ) CASE NO. 15-22468-jpk-13  
 )  
Debtor(s) )  
 )

**IMMATERIAL MODIFICATION OF CONFIRMATION NOT SUBJECT TO NOTICE**

The parties hereto agree that Debtor's Plan must be immaterially modified to resolve an existing issue or objection. This modification meets requirements of 11 U.S.C. 1322 and becomes part of the Debtor's Plan without any necessity for notice herein. The agreement of the parties is:

Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association shall be allowed an estimated pre-petition arrears claim of \$15,696.94 without the accrual of interest thereon and a total secured claim of \$152,474.90 with interest accruing pursuant to the terms of the note and mortgage.

The claim of Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association shall not be subject to cramdown or early release of mortgage lien. The contract interest rate of 6.00% shall remain in effect and extend beyond the length of Debtor's Chapter 13 Plan.

WHEREFORE, the parties hereto have agreed to the above terms as an immaterial modification of the Plan as last submitted by the Debtor herein.

SO ORDERED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 2016.

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JUDGE J. PHILIP KLINGEBERGER  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT, HAMMOND DIVISION

DATE: 1/4/2016 \_\_\_\_\_

/s/ PAUL R. CHAEL \_\_\_\_\_  
PAUL R. CHAEL  
Trustee  
401 West 84th Drive Suite CMerrillville, IN 46410

DATE: 12/31/2015 \_\_\_\_\_

/s/ JONATHAN LAMOIN ALBRIGHT \_\_\_\_\_  
JONATHAN LAMOIN ALBRIGHT  
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DATE: 12/29/2015

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